

Bankruptcy and Settlement Services

Cash Management Services

Overview

JPMorgan provides comprehensive, customized cash management and investment solutions to support the needs of Chapter 11 debtors and related bankruptcy professionals. With the backing of one of the largest, most diverse financial companies in the world, we can handle every cash management aspect of a bankruptcy, no matter how complex.

Experience

We have found that we best serve our clients by understanding their needs and by developing solutions both from our existing offerings and by creating new products and services. We approach each case individually to determine investment needs and to structure appropriate services. We utilize the resources of our internal network of business partners, including JPMorgan Asset Management and JPMorgan Treasury Services, to augment our expertise with unparalleled investment and advisory capabilities. JPMorgan supports the fiduciary needs of high-profile Chapter 11 bankruptcy cases across the nation.

Bankruptcy professionals who utilize our cash management and investment services include:

- Debtors-in-Possession
- Chapter 11 Trustees
- Litigation/Liquidation Trustees
- Disbursing Agents
- Creditor Committees

- Receiverships
- Assignees
- Fiduciary Advisors

Our clients' funds are supported and safeguarded by the best minds in the bankruptcy management business. Our dedicated bankruptcy professionals are knowledgeable and experienced; we currently oversee and manage over \$7.5 billion in bankruptcy-related funds. JPMorgan is one of the largest bankruptcy depositories in the nation, and our depository agreements are on file in all U.S. Trustee offices nationwide. Our goals are to preserve principal, meet investment objectives, enhance yield and lower administrative costs. We provide full support and product implementation, and we monitor compliance with the complex requirements associated with Chapter 11 bankruptcies.

Services

JPMorgan's worldwide resources and prominent local presence in all major markets enable JPMorgan's Bankruptcy and Settlement Services to provide integrated, end-to-end cash, trade and treasury solutions. We build customized cash management services that match liquidity with disbursement needs and that adhere to regulatory requirements. Our cash management products will positively impact your bottom line and streamline your operations.

Our services include:

- Demand Deposit Accounts (DDA)
- Zero Balance Accounts

- Controlled Disbursement/Account Reconciliation Services
- Positive Pay
- Automated Clearing House (ACH) Services
- Funds Transfer
- JPMorgan Client Access (Web Self Service)
- Lockbox
- Shifting Control/Block Account Agreements

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Contact us to learn more, or visit us at jpmorgan.com/info/bankruptcy

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WORLDWIDE SECURITIES SERVICES

In addition to our full suite of investment products, our secured investment choices provide the benefits of a competitive yield and ensure full compliance with Section 345 of the Bankruptcy Code to guarantee the safety of principal.

Our offerings include:

- **Bankruptcy Money Market Account —**
The Bankruptcy Money Market Deposit Account is a market sensitive traditional bank instrument, such as a Demand Deposit (DDA) or a Certificate of Deposit (CD), and should not be confused with a Money Market Mutual Fund. The funds in the account remain liquid, and therefore are available to depositors at any time without penalty.

This account is in full compliance with Section 345 of the Bankruptcy Code. As such, the funds on deposit are fully collateralized [insured] at the Federal Reserve* using Treasuries that JPMorgan Chase has pledged in accordance with the terms and conditions specified by the U.S. Trustee's Approved Depository and Collateralization Agreement.

- Money Market Mutual Funds
- U.S. Government Money Market Funds — AAA-rated
- U.S. Treasury Securities Money Market Fund — AAA-rated
- Tri-Party Repurchase Agreement

* Funds are insured 100% above the FDIC limit